DEC 26 2006 W

PTO/SB/08a/b (07-06)
Approved for use through 09/30/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it contains a valid OMB control number.

Sut	Substitute for form 1449A/B/PTO		Complete if Known		
				Application Number	09/909,866
11	NFORMATIC	ON DIS	CLOSURE	Filing Date	July 23, 2001
S	TATEMENT	BY A	PPLICANT	First Named Inventor	Mark J. Stender
				Art Unit	3626
	(Use as many	sheets as n	necessary)	Examiner Name	R. S. Glass
Sheet	1	of	2	Attorney Docket Number	SPLT-P01-005

			U.S. PA	TENT DOCUMENTS	
Examiner	Cite	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or	Pages, Columns, Lines, Where
Initials*	No.1	Number-Kind Code ² (#known)		Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
KSL	AM	US-2002-0111725	08/2002	Burge, John R.	
19	AN	US-2002-0111835	08/2002	Hele et al	
	AO	US-2002-0188484	12/2002	Grover et al	
	AP	US-2003-0093302	05/2003	Quido et al	
	AQ	US-5,655,085	08-05-1997	Ryan et al	
	AR	US-5,768,578	06-16-1998	Kirk et al	
	AS	US-5,870,719	02-09-1999	Maritzen et al	
	AT	US-5,873,066	02-16-1999	Underwood et al	
	AU	US-5,926,817	07-20-1999	Christeson et al	
	AV	US-5,956,691	09-21-1999	Powers	
	AW	US-5,978,799	11-02-1999	Hirsch	
I	ΑX	US-5,987,434	11-16-1999	Libman	
	βY	US-6,078,890	06-20-2000	Mangin et al	
1	AZ	US-6,144,944	11-07-2000	Kurtzman II et al	
V	AA1	US-6,175,831	01-16-2001	Weinreich et al	

		FOREI	SN PATENT	DOCUMENTS		-
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁴ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		· ·				

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.usoto.gov_or MPEP 901.04. Sentro Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the relign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English language Translation is attached.

L		NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (boo magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				
K50	СВ	A Powerful Offering. Distribution Management Briefing (3/2000)				
	CC	Anthem Health of New York Brings Group Health Insurance To The Web; Anthem Site Gives Employers and Brokers Immediate Group Quotes Online. Business Wire (4/8/1999)				
	CD	CitX Announces New Internet-Based E Commerce Platform for Insurance Companies to Automate Marketing, Underwriting, and Distribution of Insurance Products. PR Newswire (9/21/1998)				
	CE	Commonwealth Bank Takes Net Honors. Retail Banker International. (4/22/99)	_			
	CF	Grigonis, Richard. App Gens: More Than Just IVR. Computer Telephony. 7:9, 54 (9/99)				
	CG	HomeCom and Progressive Auto Insurance Delivering Online Insurance; Automobile and Motorcycle Insurance Will be Available Using the Internet. Business Editors. Business Wire. pp 1-3 (5/14/99)				
	СН	Insure.com Announces October Launch of CARS(SM) by PR Newswire. pp 1-3. New York (9/28/99)				

Examiner ///		Date	7775	//
Signature //) //2 -	 Considered	10/5/	12007
	7 7 5 5 5	 1		
•				

PTO/SB/08a/b (07-06)

Approved for use through 09/30/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitut	e for form 1449A/	B/PTO	,	Complete if Known		
				Application Number	09/909,866	
INF	ORMATIC	ON DISC	LOSURE	Filing Date	July 23, 2001	
STA	TEMEN.	T BY AP	PLICANT	First Named Inventor	Mark J. Stender	
				Art Unit	3626	
· · · · · · · · · · · · · · · · · · ·	(Use as man)	/ sheets as ned	cessary)	Examiner Name	R. S. Glass	
Sheet	2	of	2	Attorney Docket Number	SPLT-P01-005	

B	56	Ci	Money-Go-Round: Driving a Deal On-Line: The Internet Offers Cheap Quotes for Car Insurance. Daily Telegraph (7/11/98)	
V		CJ	New Opportunities To Sell Insurance Products (Emerge For Banks). Bank Marketing. 32:10 (10/2000)	
		CK	Savage, Terry. Web site lets you compare car insurance quotes. Chicago Sun-Times, Chicago, IL, p. 49 (7/18/99)	
		CL	Shopping For Car Insurance Online Doesn't Kill the Pain. Mixed Results: Digging For Quotes Can Be Frustrating, But It Beats Phone Tag With Agents. Atlanta Constitution (2/7/00)	
		СМ	Technology Update. American Agent & Broker. 71:7 (7/99)	
\bigcup		CN	Yen, J. et al. Collaborative and Scalable Financial Analysis with Multi-Agent Technology. Proceedings of the 32nd Hawaii International Conference on System Sciences. (3/99)	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

^{&#}x27;Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached.

PTO/SB/08a/b (07-06)

Approved for use through 09/30/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

s	Substitute for form 1449A/B/PTO			Complete If Known		
1				Application Number	09/909,866	
	NFORMATIC	ON DISC	CLOSURE	Filing Date	July 23, 2001	
1 :	STATEMENT	BY AP	PLICANT	First Named Inventor	Mark J. Stender	
				Art Unit	3626	
<u> </u>	(Use as many	sheets as ne	cessary)	Examiner Name	R. S. Glass	
Shee	1	of	1	Attomey Docket Number	SPLT-P01-005	

			U.S. PA	ATENT DOCUMENTS	······································
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (# known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
146	AB1	US-6,682,421	01/2004	Rowe et al	

		FOREIC	ON PATENT	DOCUMENTS	77	
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. 'Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.usplo.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

		NON PATENT LITERATURE DOCUMENTS	,
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

^{&#}x27;Applicant's unique citation designation number (optional). ³Applicant is to place a check mark here if English language Translation is attached.